Frequently Asked Questions

Your Questions, Answered.

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Why Max?

Trillions of dollars sit in U.S. bank and brokerage accounts, often not fully insured and under-earning their potential. As a result, American households are missing out on billions of dollars of interest income each year. We're here to change that.

We believe in bringing efficiency and transparency to markets. With our patented approach to cash management, we're able to help you earn more on your cash, without it leaving your own bank accounts.

If you're frustrated that the cash sitting in your bank or brokerage account isn't earning enough, Max can help.

What does Max do?

Max can help you earn more on your cash, no matter where you bank or invest. Max also helps you obtain more FDIC insurance coverage, up to $2 million per individual or $8 million per couple based on the number of online banks currently supported on the Max platform.

With Max, you can link your existing checking account or new Max Checking account to higher-yielding savings accounts at some of the nation's leading FDIC-insured online banks. The Max Common Application makes it easy for you to open new accounts in as little as 60 seconds.

Max then keeps an eye out for changes in interest rates, proposing to you a monthly allocation of your cash among your bank(s) that offer the best rates, while keeping your balances below the FDIC insurance limit at each bank.

Max also helps you maintain a target checking account balance each month and includes a number of other helpful features that make it easy to manage multiple bank accounts, including the ability to see all balances on one screen, instruct Max, with one click, to send your funds transfer instructions to your banks on your behalf, and obtain all 1099-INT tax forms in a single PDF.

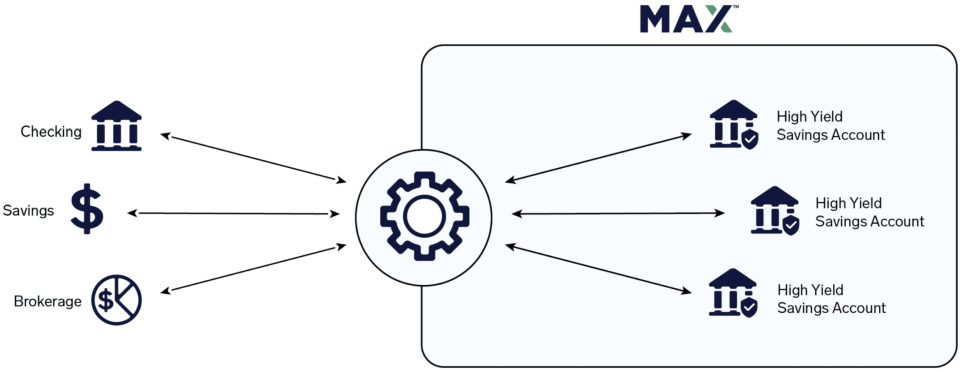
How does Max work?

Max helps you allocate your cash across a network of trusted online banks offering market-leading interest rates, maximizing your interest earnings and FDIC insurance coverage.

By helping you spread your cash across multiple high-yield savings accounts, Max helps ensure market-leading returns and increased FDIC insurance coverage.

Max's patented service monitors changing interest rates daily. Each month, Max helps you allocate your cash based on the parameters you set. Max then passes along your transfer instructions to your banks so that they can optimally allocate your funds among your own accounts. We call this an "Optimization."

During each optimization, your cash will flow between your high-yield savings accounts via a central checking account. This checking account links your accounts together so you can keep your existing bank relationships and track transfers through a central account.



You are always in full control of when and how you allocate your funds among your own bank accounts, and you can change system settings at any time. You also retain full control over each account individually, so while Max provides a single dashboard where you can see all of your accounts and request funds transfers, you can also move, deposit, or withdraw your money directly with your banks as needed.

Is Max for Me?

Max is designed for individuals, couples, and those holding trusts who are interested in earning higher yield while benefitting from increased FDIC insurance coverage. There is almost no limit to the amount of cash that Max can help you optimize. There is also no minimum balance requirement, however, most of our members use Max to optimize between $50,000 and $5 million of cash. Many of our members are introduced to Max by their financial advisors, who can make it even easier to get started.

FDIC insurance is a function of the number of bank accounts linked to Max and how those accounts are titled. Given the current number of online banks supported on the Max platform, an individual can link eight online savings accounts to Max to obtain up to $2 million of incremental FDIC insurance. Joint

accounts can be insured for up to $4 million. Couples seeking even greater FDIC insurance coverage can open three Max accounts —— one in the name of each spouse and a third in their names jointly, with corresponding sets of online savings accounts —— to obtain up to $8 million of FDIC insurance coverage. FDIC insurance for revocable or living trusts varies according to the FDIC's rules governing revocable trusts. As Max adds support for additional online banks, the amount of FDIC insurance coverage available will increase further.

If you have tens of millions of dollars in cash, or hold cash within an irrevocable trust or business account, you might be interested in our partner solution for complex trusts, foundations, non-profits, and commercial accounts, which can address extremely high-balance accounts. More information is available here.

Is There a Minimum Balance to Join Max? −

There is no minimum balance required to use Max. Many of our members start by optimizing smaller balances, and then grow their balances over time as they become comfortable with how Max works. While the typical Max member holds many multiples of the FDIC insurance limit in cash, we've worked hard to make Max accessible to anyone who seeks to more intelligently optimize the cash that they hold in their bank or brokerage accounts.

How Much Does Max Cost? −

Membership in Max costs just 0.04% per quarter, or $40 per $100,000 held in your savings accounts, subject to a minimum of $20 every 3 months.

How Do I Join? −

You can join Max here. Enter your name, email address, and telephone number. Then, you can open a new Max Checking account or link your existing checking account; you can then open or link one or more online savings accounts. If you don't already have online savings accounts, you can use the Max Common Application to open new accounts in as little as 60 seconds. Finally, tell Max to start your first optimization. Thereafter, each month Max proposes how you can optimize your cash allocation, helping you earn as much as possible while keeping your funds FDIC-insured.

You can also download our one-page Setup Guide to help walk you through the process.

What Happens After I Join? −

Max works quietly in the background, keeping an eye out for the best rates, and proposes to you how you can move your cash to your highest-yielding accounts each month so you can maximize your earnings, even as rates change. You can view your balances at any time and track the status of all your transfers on your Max Dashboard. If you need cash same day, you can always call your banks directly to request a wire transfer since all funds remain in your own bank accounts held directly in your own name.

Can I Cancel at Any Time? −

Yes, you may cancel at any time. Max calculates and bills your membership fee 15 days after the completion of your first optimization and every 3 months thereafter. Upon cancellation, no further fees will be payable, but no credits are given for partial quarters.

Upon cancellation of your Max membership, you retain full access to all of your savings accounts, but Max will no longer propose to you how to optimize your accounts, and you will no longer have access to the Max Dashboard, Intelligent Funds Transfers℠, Consolidated Tax Reporting and other features.

Don't see your question answered?

We're here to help.

Contact Us

MAX™

Intelligent cash management for intelligent investors.

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